DR. AHMED HATEM

53rd edition
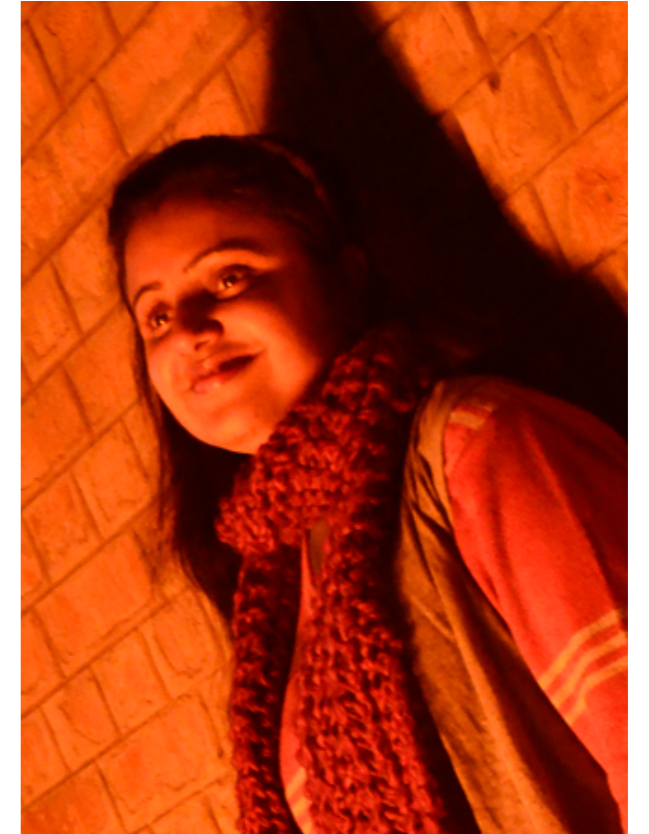
Rima M.

While Every journey that we undertake inspires us to become someone better, some journeys become a legend and inspire others... and more importantly some journeys inspire our own for generations to come.

"I want to inspire people. I want someone to look at me and say, "because of you I didn't give up."

Publishing your journeys that inspire those to come, for generations that are going to come

Corporate Investment Times

2023

MARCH

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DR. AHMED HATEM

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Special Purpose Vehicle (SPV) in the UAE

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The Federal Decree-Law no. (32) of 2021 regarding commercial companies has introduced special purpose vehicle "SPV" companies as a new type of companies which was recognized for the first time in UAE mainland companies.

SPV were introduced the first time in UAE by freezones only, in specific DIFC and ADGM, in this article we will highlight the most significant features of SPV.

What is a SPV in accordance with the law No. (32) of 2021?

As per the new commercial companies law a SPV is a company established with the aim of separating the obligations and assets associated with a particular financing operation from the obligations and assets of the person who incorporated it or the mother company it may owned the SPV, and used in credit operations, borrowing, securitization, issuance of bonds, and transfer of risks associated with insurance, reinsurance, and derivatives operations.

However, it worth to be noted that this type of companies is exempted from the provisions of the law No. (32) of 2021 law and will be subject to the decision issued by the securities & commodity authority "SCA" regarding these companies which is not issued yet.

What are the establishment process of SPV in accordance with DIFC regulations?

DIFC issued the special purposes company "SPC" regulations which regulates everything related to SPCs.

What are the purpose and activities of a SPC?

The purpose of a SPC as set out in the company's articles of association must be limited to exempt activities. A SPC is prohibited from undertaking any activities other than exempt activities. However, if a SPC undertakes any activities which are not exempt activities, the registrar of companies shall, after the giving of notice to the SPC and the lapse of a reasonable grace period (to be determined in the sole discretion of the

registrar of companies), be entitled to revoke the status of the company as a SPC. If the status as a SPC is thus revoked, the SPC shall cease to be a SPC.

A SPC may be used by (i) a trustee of an investment trust, (ii) an investment company, or (iii) an investment partnership, to hold the property of the relevant fund. A SPC may not be (i) the trustee of an investment trust, (ii) the general partner of an investment partnership, or (iii) an investment company. A SPC shall not undertake any financial services unless it is authorized by the Dubai Financial Services Authority to do so.

In addition to the SPC, the DIFC Authority Board of Directors has approved on 19 September 2016, with immediate effect "intermediary SPV" as an interim measure pending the completion of the new version of the DIFC Companies Law and Regulations

It is worth to be mentioned that the word "intermediate" above implies that it will neither be the primary holding entity at the top of a

structure, nor will it be the actual operating entity further down the line in any relevant structure.

In order to establish an intermediate SPV an investor shall be deemed as a qualified applicant which fall under one of the following:

1. Collective investment schemes established in the DIFC pursuant to the provisions of the DIFC Collective Investment Law and the DFSA's Collective Investment Rules wishing to establish special purpose vehicle/s to serve the investment structure of the collective investment scheme involved.

2. Collective investment schemes established outside the DIFC managed by a fund manager or an asset manager regulated by the DFSA (i.e., having at least a DFSA Prudential Category 3C license), wishing to establish special purpose vehicle/s to serve the investment structure of the collective investment scheme involved.

3. Holding companies or other holding entities, proprietary investment vehicles (incorporated

or unincorporated) and Single-Family Offices having a presence in the DIFC.

Furthermore, each qualifying applicant will have to provide sufficient assurances to the DIFC registrar of companies that Intermediate SPV's applied for, will only use for purposes that fit into the overall objectives of the DIFC and, if applicable, in line with the requirements of the qualifying applicant's regulatory status (inclusive of AML requirements) and the UAE's obligations under the OECD's Common Reporting Standard.

Where shall an investor establish the SPC/intermediary SPV?

Generally, any freezone company must have an office space in the free zone entity however as a benefit DIFC allows the Intermediate SPV to utilize their existing presence in the DIFC by sharing the same office address so that no additional office is required for the incorporation of the Intermediate SPV, which again minimizes the overall cost aspect.

The incorporation costs are also far less

Fees for registration and incorporation are in US dollars. The registration fees to establish an SPV in ADGM are as follows.

Service	Fee
Application for reserving a name	$200
Application for registration of a company	$400
Issuance of commercial license	$1,000
Total	$1,600

compared to the incorporation fees of a SPC in the DIFC, with the application fee reduced to USD 1,000 and the annual license fee at USD 3,000. While to incorporate an SPC the application fees are USD 8,000, while the annual license fees are USD 12,000.

After determining DIFC SPC and intermediary SPV now we will talk a little bit about ADGM SPV.

What are the establishment process of SPV in accordance with ADGM regulations?

SPVs are corporate vehicles private companies established for a variety of purposes, including to isolate financial and legal risk by ring-fencing assets and liabilities. SPVs can be established as subsidiaries, project, or joint venture vehicles to ensure that only those assets linked to a related transaction are exposed to the liabilities associated with that transaction. The key feature of an SPV is its separate legal personality, therefore claims by the SPV's creditors cannot be attached to the assets of the SPV's shareholders or any related companies.

What are ADGM SPV Types?

First type: Private Company (Limited by Shares) – LTD

- Standard private limited company
- Passive holding company.

Second type: Restricted Scope Company "RSC"

- A unique ADGM legal structure offering-limited information disclosure on the public register but full disclosure to the ADGM Registrar.

RSCs must be incorporated as the following:

- A subsidiary of another body corporate that prepares and publishes group accounts.
- A subsidiary of a company formed by Emiri decree.
- A subsidiary of a single-family Office

What are the fees and time frame to establish

SPV in ADGM?

Fees for registration and incorporation are in US dollars. The registration fees to establish an SPV in ADGM are as follows.

While the time frame to establish a SPV is two weeks.

How to set up a SPV in ADGM?

The entire application and fee payment are fully digital and can be completed through ADGM's online registry solution.

There are no requirements for personal visits to ADGM during the setup process or for the delivery of original hard copies of any documents. SPV applicants will fall under one of two categories, which will dictate the means by which their applications can be submitted, that is, "Exempt" or "Non-exempt" applicant. In summary, Exempt applicants will not have to appoint a Company Service Provider for the application and management of the SPV, whereas Non-exempt applicants are required to appoint an ADGM company service provider to submit the SPV application and provide company services (such as registered address and filings) on the SPV's behalf.

Who are exempt applicants?

A body corporate that is a subsidiary undertaking of any of the following need not have a company service provider:

- Persons Exempt under the Commercial Licensing Regulations 2015 (Exemptions)
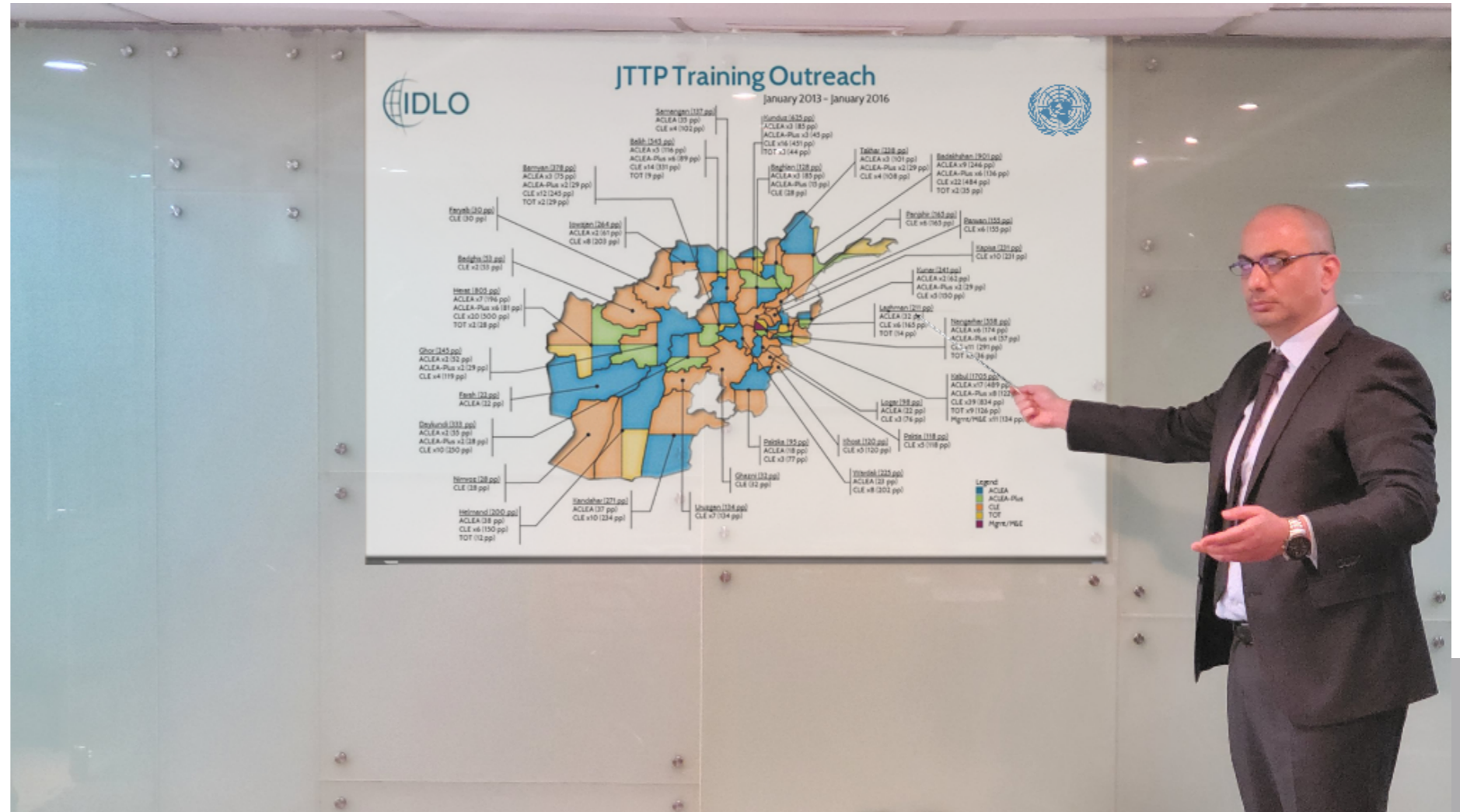
Order 2020

- An authorized person within the meaning of the Financial Services and Markets Regulations 2015
- Persons licensed or regulated by the Central Bank of the United Arab Emirates
- A company whose shares are admitted to trading on a regulated market in the United Arab Emirates, including in Abu Dhabi Global Market
- A company that has demonstrated to the satisfaction of the registrar to have:
- Substantial assets, turnover and employees in the United Arab Emirates
- Adequate governance policies and procedures, in each case as may be specified by rules made by the Board or guidance

issued by the Registrar.

For the purposes of assessing whether a company has demonstrated adequate presence in the United Arab Emirates, the Registrar:

- May have regard to, among other things:
- The company's assets, turnover and employees in the United Arab Emirates
- The company's governance policies and procedures
- Any rules made by the Board or guidance issued by the Registrar in this regard
- May require such further information and supporting documentation as it considers appropriate.

Applicants seeking exempt status are

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required to include supporting documents demonstrating substantial resources, experience and personnel of the legal entities directly or indirectly owned and/or controlled by the incorporating shareholder of the ADGM SPV.

Who are Non-exempt Applicants?

Non-exempt applicants are those who do not meet the conditions listed in the section above entitled 'Exempt applicants. Non-exempt applicants must appoint an ADGM licensed company service provider "CSP"prior to lodging application with ADGM. The CSP will be responsible for both the formation and administration of the SPV.

Based on the aforementioned a SPV is a company that can engage in a passive activity and is not allowed to act in an operational manner, for example a SPV can hold shares in a real estate development company, however the SPV itself cannot engage in the real estate development activities, according to this the SPV does not have any employees and would not be eligible for any work or residency visas in the UAE.

For further assistance please contact Al Safar & Partners on
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PRAGUSA.ONE

KRESIMIR
BUDINSKI

Seeding an longhaul airline in the middle of a crisis

FOUNDER / BUSINESS DEVELOPER / INVESTOR / MANAGING DIRECTOR / STARTUPS

ENGLAND, UNITED KINGDOM

In the midst of every crisis, lies great opportunity. The famous quote that makes the foundation of PRAGUSA.ONE - a new long-haul airline project born at the peak of Covid-19 outbreak.

Reluctantly remembering the Covid-19 pandemic and the consequences it left on the whole world and what is much more important the consequences it left on people and which are still being felt, we should remember that the crisis has also contributed positively to human society. One of the positive changes is currently happening in the aviation industry.

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PRAGUSA.ONE, a new long-haul airline company, was founded by Kresimir Budinski, and it has its headquarters located in the United Kingdom, with a subsidiary based in Croatia.

Encouraged by the events in the world markets in the summer of 2020, the founder and his team of people started thinking about how people will travel when the crisis is over. PRAGUSA.ONE team has extensive experience, not only in the aviation industry, and began to think about what passengers will demand in the new age of air travel.

With maximum comfort in the first place, it was concluded that the Hub-and-Spoke travel preferred by the airline industry will be replaced by the Point-2-Point system. Passengers will look to reach their destination as quickly as possible and with as few stops as possible.

Biometrics and easy check-in and security checks at airports are new demands from passengers. Market research has discovered that the ticket price is no longer a decisive factor when buying tickets. Especially not on long-haul flights.

After defining the passenger and their needs, they started analyzing the market and where they could find enough passengers for profitable business. The Central and Southeastern Europe (CEE) region has proven to be a potentially good long-term market with weak direct connections to the rest of the world.

In fact, from some parts of the world such as Asia, more passengers came via indirect flights to the CEE region than to Western Europe. The airline will have two operational hubs, Prague and Dubrovnik. World-famous cities that do not need to be further promoted.

The company will connect the CEE region with target markets such as Canada, the US, South Africa and Asia. Origins

like Vancouver, Los Angeles, New York, Johannesburg, Singapore, Kuala Lumpur and Tokyo are among the first places to get direct flights to Prague and Dubrovnik.

Alongside that company is looking to get permits for China and open direct flights to up to 8 cities.

The marketing strategy implemented by the company in order to build a client base is focused on direct emailing. The company is not present on social networks and, according to the founder, it will not be present in the future. The main reason for this is the targeted market niche and aircraft capacity. With this approach, the company already has over 20,000 registered passengers who are willing to travel on the company's network.

The main products of the company are full travel packages that include a return flight and accommodation in accordance with the business vision of providing premium services to mid to high-income travelers on long-haul flights and accommodation in 5-star hotels.

The company's management has already made contact with hotels in Prague and Dubrovnik due to the hotel's interest in receiving high-paying guests.

After defining the customer's profile, researching potential key markets and

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creating the final products accordingly, they proceeded to select an aircraft that could meet all the requirements of both sides, the airline and the passengers. More than 2 years were invested in selecting and customizing the appropriate aircraft, and the final choice fell on the Airbus A350-900.

The Airbus A350-900 is a long-range, wide-body passenger aircraft manufactured by Airbus which entered service in 2015. The PRAGUSA. ONE A350-900 has a seating capacity of 228 passengers and a range of up to 7,600 nautical miles (14,100 km).

The biggest difference to other airlines is in fact that PRAGUSA.ONE has no economy seats at all. Cabin is configured with 32 business class seats with 80" seat pitch and 196 premium economy with 42" seat pitch. The aircraft is equipped with advanced technology such as a digital fly-by-wire system, which provides precise and efficient control of the aircraft, and a cockpit with the latest avionics.

The A350-900 has been praised for its comfort, fuel efficiency, and environmental friendliness. Its cabin features lower cabin pressure, larger windows, better lighting, and improved air quality, which make the flying experience more enjoyable for passengers.

The aircraft also emits less carbon dioxide than other aircraft in its class, which makes it more environmentally friendly. The average utilization

lease 4 Airbus A350-900 aircraft and start flight operations.

The company is currently preparing documents for submitting an application for an Air Operator Certificate to the Croatian Civil Aviation Agency and expects to receive the same in the second quarter of 2024.

The network and schedule will be published in the last quarter of 2023, which largely depends on the development of the geopolitical situation in the world.

PRAGUSA.ONE

of the aircraft is 11 hours and this is one of the key reasons to provide the passenger with the best user experience.

The total value of the investment is $52 million, which will be used to employ around 600 people,

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VIRGINIA, UNITED STATES

AMY FUENTES

Investing in Yourself

The Power of Self-Discovery for Business Success

When I started my first business, I focused on the bottom line and scrutinized the profit and loss statement to measure my success. While this is an important tool, over the years and numerous businesses, I have discovered that it is not an indicator of success. True success is more than numbers and wealth. It is when you have achieved the goals you set for yourself, thus becoming the best version of yourself and utilizing your abilities to the maximum. This is true not only for personal but also for professional success.

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Discovering Who You Are

My mom always says that you learn something new every day until the day you die. This applies to both our external world as well as our internal one. However, few people take the time, energy, or effort to learn who they are as well as what they think and believe. Exploring your beliefs and deciding if you want to continue believing them can be challenging for some, but looking at this exercise with curiosity makes it fascinating and fun.

A study published in the Journal of Positive Psychology found that individuals who engage in self-exploration tend to have a greater sense of purpose and meaning in life. When you have a clear understanding of who you are, you are better equipped to make decisions that align with your values and passions. This can lead to a more fulfilling professional life, one that you are passionate about.

Understanding Your Mindset

Your mind is much more powerful than you know and is a critical part of your success. Discovering if you have a growth or fixed mindset will allow you to decide if you want to continue having that mindset. For success it is important to have a growth mindset which views intelligence, abilities, and talents as learnable and capable of improvement through effort. Conversely, someone with a fixed mindset views those same traits as inherently stable and unchangeable over time. Someone with a growth mindset would think that their effort and attitude determine their ability while a fixed mindset person thinks their potential is predetermined.

In a study published in the Journal of Personality and Social Psychology it was determined that individuals who cultivate a growth mindset tend to be more successful and resilient because they believe their abilities can be developed as compared to those who believe their abilities are fixed. In business, having a growth mindset means you are open to learning and adapting

Thought-provoking speaker, author, entrepreneur, and inventor, Amy inspires others by showing them how to look at life differently. As a result of life hardships she overcame, she noticed one common theme... we're one decision away from a totally different life.

Compelled to help people successfully navigate their lives, Amy shares her insights and Aha Moments in her book Words of Wisdom: What you need to know on the road of your life's journey as well as on YouTube and Facebook; inspiring others to reimagine their decisions so they can find their voices, change their stories, and become their own heros.
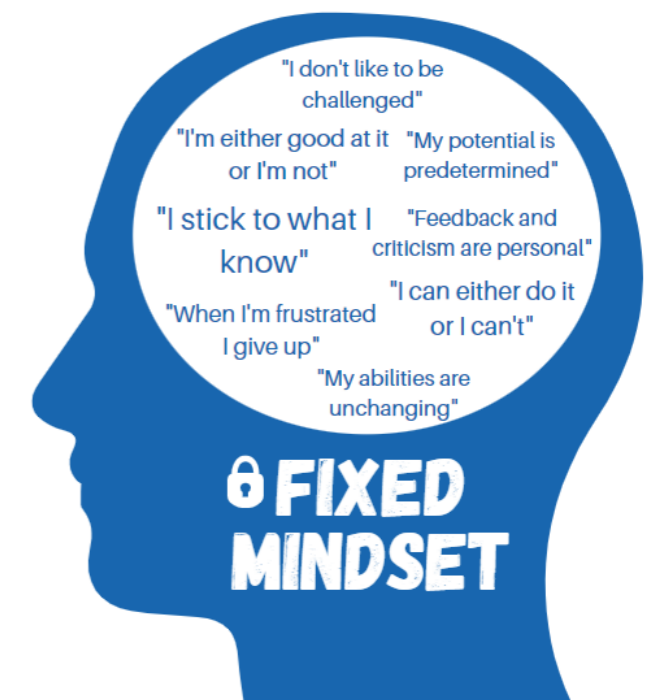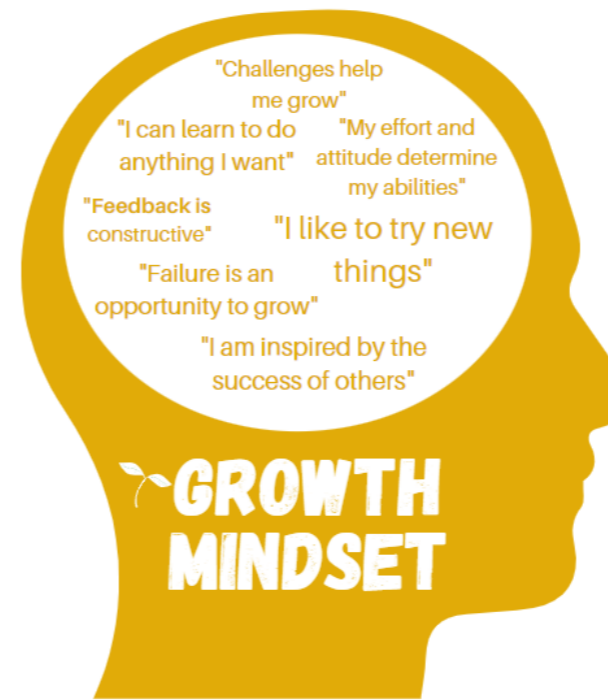

to new situations. You look at obstacles as opportunities and persevere instead of stopping. This can help you overcome obstacles and achieve your business goals.

Overcoming Limiting Beliefs

A limiting belief is a state of mind or belief about yourself that holds you back and prevents you from achieving your goals. These beliefs are often false accusations you make about yourself

that can cause a number of negative results. When I was younger, I used to tell people that my brother got the Midas Touch gene...everything he touched turned to gold, and I didn't get that gene. For years I thought I was not capable of successfully running a business. Needless to say, when I realized I thought this, I quickly went to

work to overcome and change that belief.

In the International Journal of Behavioral Development study, they found that individuals who overcome limiting beliefs tend to have higher levels of self-esteem and confidence. They challenged their limiting beliefs which gave them more positive self-

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perceptions and a greater sense of control over their lives. In the business world, overcoming limiting beliefs means taking risks and stepping outside your comfort zone. This helps you grow and achieve your full potential, thereby becoming the best version of yourself.

The Impact Of Mindset In Business

Your mindset has a significant impact on your success in business. The Henry Ford quote, "Whether you think you can, or you think you can't – you're right," emphasizes how much mindset determines your success. By investing time in discovering and understanding your mindset, you can identify and overcome limiting beliefs that may be holding you back from becoming the best version of yourself. You can also cultivate a growth mindset, which can help you embrace challenges and overcome obstacles. This can lead to increased productivity, profitability, and success in life.

Investing in self-discovery is a powerful way to unlock your potential and achieve your business goals. By discovering who you are, understanding your mindset, and overcoming limiting beliefs, you can cultivate a growth mindset and achieve true success in all areas of your life. Take the time to invest in yourself and you will reap the rewards for years to come.

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Overview of Generative AI and ChatGPT

AI refers to the development of computer systems that can perform tasks that typically require human intelligence, such as learning, reasoning, problem-solving, perception, and natural language understanding.

AI is based on the idea of creating intelligent machines that can work and learn like humans. These machines can be trained to recognize patterns, understand speech, interpret data, and make decisions based on that data.

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Reactive machines

Limited memory

Theory of mind

Self-aware
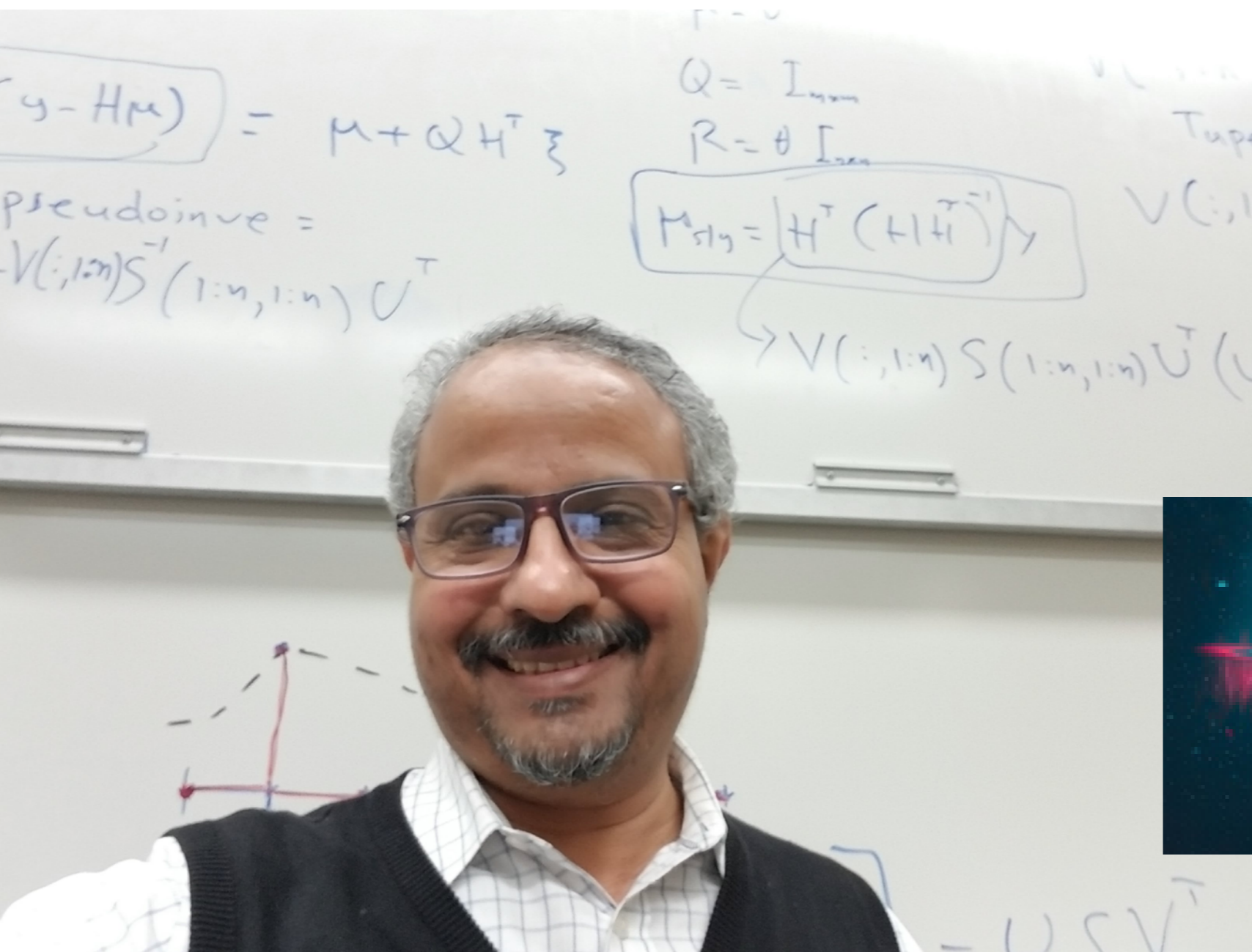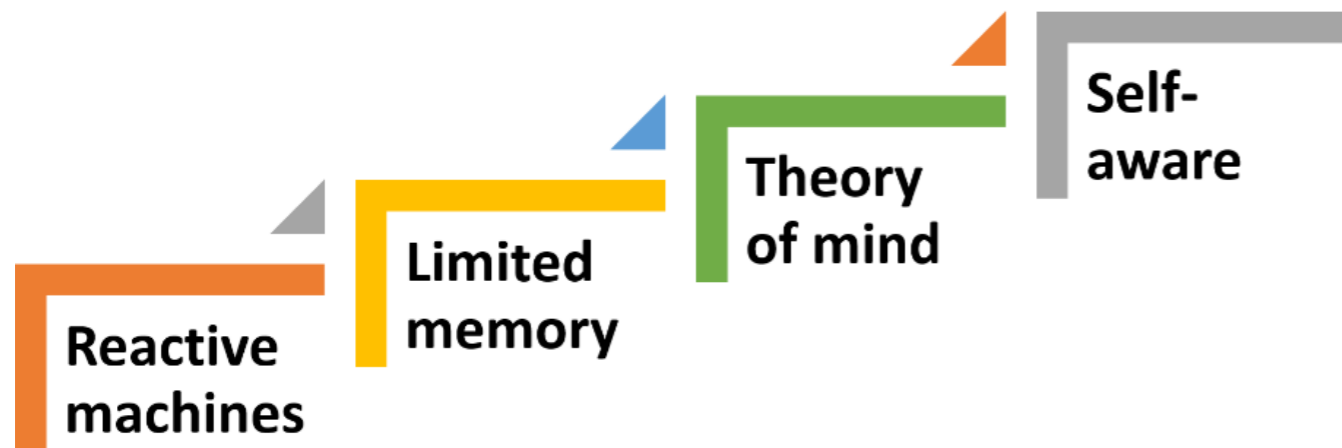
AI can be classified into different categories, such as:

1. Reactive machines: These machines can only react to specific situations based on pre-programmed rules.

2. Limited memory: These machines can learn from previous data and make decisions based on that data.

3. Theory of mind: These machines can understand human emotions and respond accordingly.

4. Self-aware: These machines can understand their own existence and modify their behavior accordingly.

AI has many practical applications, including speech recognition, image recognition, natural language processing, autonomous vehicles, and robotics, to name a few.

Technical Types of AI

1. Rule-based AI: Rule-based AI, also known as expert systems, is a type of AI that relies on a set of pre-defined rules to make decisions or recommendations. These rules are typically created by human experts in a particular domain, and are encoded into a computer program. Rule-based AI is useful for tasks that require a lot of domain-specific knowledge, such as medical diagnosis or legal analysis.

2. Supervised Learning: Supervised learning is a type of machine learning that involves training a model on a labeled dataset. This means that the dataset includes both input data and the correct output for each example. The model learns to map input data to output data, and can then make predictions on new, unseen data. Supervised learning is useful for tasks such as image recognition or natural language processing.

3. Unsupervised Learning: Unsupervised learning is a type of machine learning that involves training a model on an unlabeled dataset. This means that the dataset only includes input data, and the model must find patterns or structure in the data on its own. Unsupervised learning is useful for tasks such as clustering or anomaly detection.

4. Reinforcement Learning: Reinforcement learning is a type of machine learning that involves training a model to make decisions based on rewards and punishments. The model learns by receiving feedback in the form of rewards or punishments based on its actions, and adjusts its behavior to maximize its reward. Reinforcement learning is useful for tasks such as game playing or robotics.

5. Deep Learning: Deep learning is a type of machine learning that involves training deep neural networks on large datasets. Deep neural networks are neural networks with multiple layers, allowing them to learn complex patterns and structures in the data. Deep learning is useful for tasks such as image recognition, speech recognition, and natural language processing.

6. Generative AI: Generative AI is a type of AI that is used to generate new content, such as images, videos, or text. It works by using a model that has been trained on a large dataset of examples, and then uses this knowledge to generate new content that is similar to the examples it has been trained on. Generative AI is useful for tasks such as computer graphics, natural language generation, and music composition.

Generative AI

Generative AI is a type of artificial intelligence that is used to generate new content, such as images, videos, or even text. It works by using a model that has been trained on a large dataset of examples, and then uses this knowledge to generate new content that is similar to the examples it has been trained on.

One of the most exciting applications of generative AI is in the field of computer graphics. By using generative models, it is possible to create realistic images and videos that look like they were captured in the real world. This can be incredibly useful for a wide range of applications, from creating realistic game environments to generating lifelike product images for e-commerce websites.

Another application of generative AI is in the field of natural language processing. By using generative models, it is possible to generate new text that is similar in style and tone to a particular author or genre. This can be useful for a wide range of applications, from generating news articles to creating marketing copy.

One of the key advantages of generative AI is its ability to create new content that is both creative and unique. Unlike traditional computer programs, which are limited to following a fixed set of rules, generative AI is able to learn from examples and generate new content that is similar, but not identical, to what it has seen before. This can be incredibly useful for applications where creativity and originality are important, such as in the arts or in marketing.

However, there are also some potential drawbacks to generative AI. One of the biggest challenges is ensuring that the content generated by these models is not biased or offensive. Because these models are trained on a dataset of examples, they may inadvertently

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One of the challenges in creating effective generative AI models is choosing the right architecture and training approach. There are many different types of generative models, each with its own strengths and weaknesses. Some of the most common types of generative models include variational autoencoders, generative adversarial networks, and autoregressive models.

Variational autoencoders are a type of generative model that uses an encoder-decoder architecture to learn a compressed representation of the input data, which can then be used to generate new content. This approach is useful for applications where the input data is high-dimensional, such as images or video.

Generative adversarial networks (GANs) are another popular approach to generative AI. GANs use a pair of neural networks to generate new content. One network generates new content, while the other network tries to distinguish between real and fake content. By training these networks together, GANs are able to generate content that is both realistic and unique.

Autoregressive models are a type of generative model that uses a probabilistic model to generate new content. These models work by predicting the probability of each output.

ChatGPT

setting. ChatGPT is based on the GPT (Generative Pre-trained Transformer) architecture, which is a type of neural network that has been pre-trained on a massive amount of text data. This pre-training allows ChatGPT to generate high-quality text that is both fluent and coherent.

In other words, ChatGPT is a specific application of Generative AI that is designed for conversational interactions. Other applications of Generative AI may include language translation, text summarization, or content generation for marketing purposes.

ChatGPT is a powerful tool for natural language processing that can be used in a wide range of applications, from customer service to education to healthcare.

As an AI language model, ChatGPT's future is constantly evolving and growing. Temperature is a parameter used in chatting with ChatGPT to control the quality of the results (0.0 conservative, while 1.0 is creative). With a temperature of 0.9, ChatGPT has the potential to generate more imaginative and unexpected responses, albeit at the cost of potentially introducing errors and inconsistencies.

In the future, ChatGPT will likely continue to improve its natural language processing capabilities, allowing it to understand and respond to increasingly complex and nuanced queries. It may also become more personalized, utilizing data from users' interactions to tailor responses to individual preferences and needs.

However, as with any emerging technology, ChatGPT will face challenges, such as ethical concerns surrounding its use, potential biases in its responses, and the need to ensure user privacy and security.

The future of ChatGPT is exciting and full of potential. With continued development and improvement, ChatGPT has the potential to revolutionize the way we interact

learn biases or stereotypes that are present in the data. This can be especially problematic in applications like natural language processing, where biased language could have real-world consequences.

Another challenge is ensuring that the content generated by these models is of high quality. Because these models are based on statistical patterns in the data, they may occasionally produce outputs that are nonsensical or even offensive. This can be especially problematic in applications like chatbots or customer service systems, where errors or inappropriate responses could damage the reputation of the company or organization.

Despite these challenges, however, the potential benefits of generative AI are enormous. By using generative models, it is possible to create new content that is both creative and

unique, while also being more efficient and cost-effective than traditional methods. With continued research and development, generative AI could play an increasingly important role in a

wide range of applications, from entertainment and marketing to scientific research and engineering.

ChatGPT is a specific implementation of Generative AI that is designed to generate text in response to user input in a conversational

with technology and each other, making communication faster, more efficient, and more personalized.

As with any emerging technology, ChatGPT will face challenges and limitations. Some potential issues include:

1. Ethical concerns: There are ethical concerns surrounding the use of AI language models like ChatGPT, particularly with regards to issues like privacy, bias, and the potential for misuse.

2. Accuracy and reliability: ChatGPT is only as good as the data it is trained on, and it may not always provide accurate or reliable information. Ensuring that ChatGPT is trained on high-quality data and that its responses are validated and verified will be crucial to its success.

3. User experience: Ensuring that users have a positive and seamless experience interacting with ChatGPT will be crucial to its adoption and success. This may require improvements in natural language processing and user interface design.

The future of ChatGPT is full of potential and promise. With continued development and improvement, ChatGPT has the potential to transform the way we interact with technology and each other, making communication faster, more efficient, and more personalized than ever before.

Ahmed Banafa,
Author the Books:

Secure and Smart Internet of Things (IoT)

Using Blockchain and AI

Blockchain Technology and Applications

Quantum Computing

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Marketing has always been an industry where technology plays a key part. Recently, augmented and virtual reality (AR/VR) have become one of the most promising innovations in this field.

So how can using the latest technology help companies attract new customers and increase profit?

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I created the company Live Animations in 2014 and we have almost 10 years of experience in creating augmented reality. There were great victories, but there were also some failures. This is the valuable experience of an expert who in practice creates, applies, draws conclusions and creates new projects taking into account the strengths and weaknesses of previous projects.

AR/VR has a positive impact on commercial projects in various directions for many reasons.

Firstly, the use of the latest technologies in the marketing strategy helps to attract users. AR/VR technologies allow businesses to create immersive and interactive experiences for their customers. This, in turn, increases user engagement and promotes brand loyalty.

The second reason is an increase in sales. AR/VR technologies can be used to create interactive demonstrations of products, which allows users to get to know the products better before buying, and businesses to increase the number of sales.

Third, innovative technologies can be used to create virtual prototypes and simulations, allowing businesses to reduce costs associated with physical prototyping and testing. But one of the biggest advantages is that the use of these technologies in marketing is still quite new, and businesses that are already using them now have a significant competitive advantage.

https://www.youtube.com/watch?v=Anh9uob13IQ&t=17s

The world's leading high-tech companies are increasingly investing in augmented and mixed reality (AR/MR) technology, as they see significant potential in these areas to change the way we interact with digital content and the physical world. A clear example is that such market giants as Apple, Google, Samsung are increasingly introducing AR and VR into their products and using the latest technologies as a tool for new business opportunities, competitive advantages, increase of demand, improvement of user experience and innovation in product
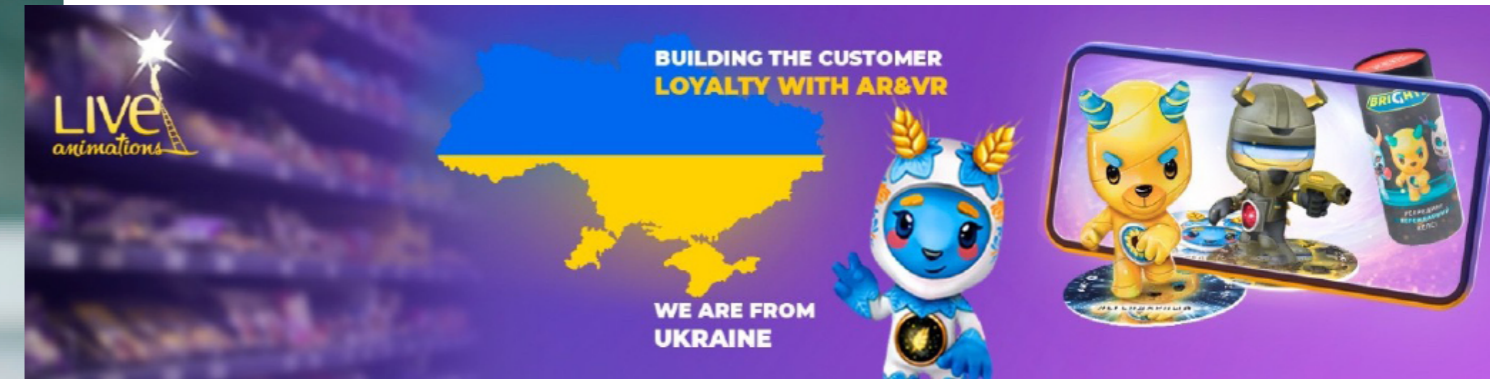
design. Using the power of these technologies, global brands build strong relationships with their customers every day and increase their brand image and visibility in the market.

The effectiveness of using AR/VR as marketing tools has been proven by many studies and real examples. Harvard Business Review conducted a study that found that customers who interacted with a product through an AR/VR experience were significantly more likely to purchase the product compared to those who did not have such an

experience.

In retail, brands such as Ikea and Sephora are successfully implementing AR/VR experiences that allow customers to visualize

products in their homes or on their bodies, for example. This resulted in increased customer engagement, brand awareness and increased sales.

In the automobile industry, companies like Audi and Porsche are using AR/VR to create immersive experiences that allow customers to interact with their cars in unique ways. This has resulted in increased brand loyalty and increased customer satisfaction. Overall, the success of AR/VR as a marketing tool can be seen through the positive results and increased interest in world-renowned brands that have been using these technologies for some time and do not plan to stop there. These examples demonstrate that AR/VR can be effective in attracting customers, increasing brand awareness and increasing sales. And investments in these technologies can provide a company with the means to develop new products and capture new markets.

Augmented and virtual reality have applications and positive results in various segments of the economy, but there are some industries where AR has demonstrated a particular potential.

Thus, our company Live Animations is a leading developer and supplier of innovative loyalty

promotions for major retailers and manufacturers of products for children and families around the world, created on the basis of advanced AR technologies.

We carry out the full production cycle of effective content and marketing solutions with augmented and virtual reality, from idea development to promotion publication.

One such segment is retail where augmented and virtual reality are used to provide customers with an immersive shopping experience. AR/VR applications allow customers to try on clothes virtually, see how furniture will look in their homes, and visualize products in a real environment.

Loyalty promotions with AR/VR are also becoming more popular every day because they provide an immersive and interactive experience that improves customer interaction and creates a strong emotional connection between customers and the brand. Interactive and gamified experiences in turn encourage customers to interact with the brand and earn rewards that encourage them to continue shopping with that brand.

So, for example, the NTI Loyalty team offered us to jointly develop the first VR game for the KAZKA loyalty promotion. The characters of this book came to life in VR and not only explained to children the need to take care of the environment and nature in general,

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but also invited them to their magical VR world where they together overcome obstacles and learn what's important. KAZKA books were so popular that the retail store where this loyalty promotion took place had to order additional print runs, and they decided to extend the promotion for another month.   https://www.youtube.com/watch?v=27D6GFnhAc0

Moreover, Live Animations are one of the pioneers of using AR in marketing. We had no one to learn from or at least to spy on. Having hit a lot of bumps, we made an effective organizational structure of the company, formed a strong team of professionals, honed the technology and created an optimal algorithm for working with clients.

Today, many investment players understand the prospects of the AR/VR market, which is why there are many startups in it. Some of them receive multimillion-dollar investments, but they still burn out. We not only survived with almost no investment, but also entered the TOP-10 global developers.

https://clutch.co/developers/virtual-reality/leaders-matrix

The reason is very simple - we love what we do, are competent at it and are honest with our customers. If we see that the client's idea is not optimal, or that some marketing solution will not give results, we will not remain silent or make a product just to make money. We will directly tell the customer and offer the best solution if possible.

I often advise large and small businesses to be flexible, not to be afraid of changes and the introduction of innovative technologies into their strategies. Why? Because the world is changing rapidly and if you want to always be in the first place, you must be able to quickly adapt to the surrounding conditions.

Our team uses this rule itself. One of the examples proving this is the "Brights" loyalty

promotion. This game took the first place in the ratings and became viral in Ukraine, because Ukrainian businesses were able to adapt in time to work in the conditions of war and even in such difficult times as today, they managed to find something that will be interesting and useful to the consumer.

Flexibility and openness to new things is always your advantage in the market! And with the help of AR and VR, this advantage can be multiplied several times! https://youtu.be/j5qftXAGD-M

We cooperate with companies that confidently look into the future. These are market leaders, pioneers who set ambitious goals and achieve them. They are persistent, determined, ready to experiment and change in new conditions. They are our reflection. We are proud of every client. We appreciate their trust and do everything for their success. We are ready to provide our customers with the best solutions and ensure the highest quality of work.

So why will using these technologies give you an advantage in the market? AR/VR provide customers with interactive and immersive experiences that allow them to see products or services in a more memorable and engaging format. This increases customer engagement and helps brands stand out in a crowded market environment.

AR/VR can be used to create highly personalized experiences that cater to the individual needs and preferences of customers. This helps build a stronger relationship with customers, showing that the brand cares about their individual needs and wants.

In addition, AR/VR makes the shopping process more convenient for customers by allowing them to see products and services in their own environment or at home. This can reduce the need for physical visits to stores and increase the convenience of the shopping process.

What clients say about us -

  We have our clients in over 50 countries and have enabled them to gain over 150 million interactions with their users. And these same users rated our mobile applications and pf platforms with a high rating of 4.5 points.

Overall, the use of AR / VR in a marketing strategy provides consumers with unique and immersive experiences that increase engagement, build stronger relationships, and improve understanding and confidence in purchasing decisions, while enabling businesses to increase sales and multiply profit.

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Career Coaching

A critical investment in shaping a successful career

JESSICA
WINDER

FOUNDER OF HIDDEN GEM CAREER COACHING | KEYNOTE SPEAKER & AUTHOR | SVP, PEOPLE @ REFINE LABS | PROFESSIONAL TROUBLEMAKER

LAS VEGAS METROPOLITAN AREA

Career coaching is a critical investment in shaping a successful career, as it empowers individuals to identify their strengths, interests, and aspirations while providing a roadmap for achieving their goals.

As a seasoned senior human resource and talent professional with a deep understanding of the value of career coaching, I established Hidden Gem Career Coaching on November 1, 2020, to address the pressing issue of racial inequality in the workplace. Thirteen years of valuable experience in corporate workspaces laid the foundation for becoming a helpful virtual Career Coach.

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My coaching services are designed to provide a comprehensive and tailored approach to career development. From resume writing to career coaching, performance review prep, and mentoring, I offer various services to help clients secure rewarding career opportunities. Focusing on providing informative resources, I aim to empower individuals to take control of their career paths and make informed decisions.

When it comes to resume writing, I understand that it can be a daunting task. But fear not; I'll work with you to create a standout resume that showcases your unique skills and experiences. Whether you're a recent graduate or a seasoned professional, I will ensure your resume gets noticed by hiring managers.

In addition to resume writing, I offer career coaching services to help individuals identify their strengths, interests, and aspirations while providing a roadmap for achieving their goals. Together, we'll work on developing a personalized career plan that aligns with your values and aspirations. From career exploration to goal-setting, I'm here to support you every step of the way.

Performance reviews can be a source of anxiety for many individuals. That's why I offer performance review prep to help clients confidently prepare for and navigate these reviews. With my guidance, you can highlight your achievements and make a case for your professional growth.

Mentoring is another essential component of my coaching services. As a mentor, I'll share my experiences and insights to help you navigate the complexities of the workplace. From networking to professional development, I'll provide guidance and support to help you achieve your career goals.

As part of my commitment to empowering individuals to achieve their full potential, in March 2023, I released a career-focused journal titled "The Hidden Gem Within: Discovering Your

Strengths & Talents for a Fulfilling Career." The journal features a structured process that guides individuals through exercises to explore their interests, values, and skills while identifying their unique strengths and how they can be leveraged in their careers.

In the pages, readers will find journal prompts to help them take control of their careers and create the future they want. This journal guides starting a fulfilling and meaningful career, from exploring values and interests to building a strong professional network to developing the skills and knowledge one needs to succeed. Whether you are just starting your career journey or looking to make a change, The

Hidden Gem Within is here to support you.

This journal emphasizes the importance of designing your life rather than just following a predetermined path or trying to fit into a certain mold. This approach can help you find greater fulfillment and happiness in your career and personal life.

I have seen the value of career coaching first hand throughout the years, both personally and professionally. It provides individuals with a framework for defining their career objectives, clarifying their strengths, skills, and interests, and identifying potential career paths that align with their values and aspirations.

Additionally, as a Senior Vice President of People, I can offer invaluable

insights into the current job market and the skills and experience that employers are seeking, enabling informed decision-making and goal-setting.

If you're tired of aimlessly wandering around your career path like a lost puppy, career coaching answers your prayers! It's like having a GPS for your professional life!

With invaluable guidance, support, and expertise, you can shape your career, find new job opportunities, and even improve your job search skills! It's like having a secret weapon that unlocks your full potential and helps you achieve your professional goals. So, invest in career coaching today and say goodbye to career confusion and hello career clarity!

DAVID ALTO

OWNER OF ALTOADVANCE AN INDIVIDUAL COACHING & BUSINESS CONSULTANCY

KENNEWICK, WASHINGTON, UNITED STATES

College Grads vs. Older Adults

Who are Landing New Jobs Quicker?

"Age is just a number," but what about the experience that comes with age?

Suppose there is a job opening in X Company. The employer wants to land the perfect talent in his/her company, so he/she does not limit the age. Who will get preference? Don't companies want to hire without paying top dollar for top talent?

Who is more likely to get that job; a fresh College graduate or an older adult with 20+ years of experience in the same industry?

Let's dive a bit deeper.

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The old way of getting the job

- Get a degree
- Prepare a resume: Print it out
- Check the newspaper: Apply for the job which suits you best
- Get a call for the interview: Implement some traditional tricks and smash the interview
- You got the job!

The new way of getting the job

Sadly, there has yet to be a specific list. We are living in a digital world or a global village. Traditional office-based jobs are transitioning into remote jobs. Instead of hiring locally, companies can hire the best talent from around the globe. Choosing Fresh graduates for business growth is not the best choice for employers when they can easily employ seasoned professionals from anywhere.

According to College Graduation Statistics and National Center for Educational Statistics, almost 4 million students graduated in 2020 and 2021. This means that:

- Education is common and accessible to most.
- The market is saturated with fresh graduates, and this saturation is increasing daily.

In this saturated market, standing out with your degree is difficult, and experience wins over education, which is the quality of older adults.

Reasons why Older Adults land new jobs quickly

There are many bonus points for an older adult to attract employers. Spending years in the market, they know the ins and outs. Here are some of the most prominent reasons...

- Employers prefer people with work experience. Older adults are more skilled and experienced; they have wisdom that universities cannot teach. The average work life of an employee is 3-4 years, which means that whenever a company has vacancies, they prefer qualified people or people with experience.

- While hiring, employers look at these five things; ambition, loyalty, self-reliance, confidence, and problem-solving. Older adults can normally embody these five qualities properly.

- Older adults have strong work ethics. They know how to maintain discipline and deal with customers. They take the job more seriously. Their attitude, attendance, communication, and appearance attract more customers and bring value to any business or company.

- Older adults excel in thought leadership. They know better team management and can organize detailed-oriented tasks. Their writing skills are unmatchable. They also have more listening power and can solve complicated problems quickly.

According to a study conducted at North California State University, older workers know a wide variety of topics than younger colleagues and can answer them better. They have great adaptability.

The myth is that older people can't get along with new technology. The reality is that they are the ones who know technology from the start. The plus point is that they didn't grow up with technology consuming their lives, so they are not obsessed with it; they can use it where needed.

All these strengths make older adults the most valuable people for any business or company.

Pro tips for Older Adults to increase their demand

- Leverage social media, like LinkedIn. Optimize your profile and experience section. Network with professional people. Post your achievements and awards, and let people know your story.

- Update your resume or CV regularly. Optimize it according to your relevant industry. Make sure to mention those Metrics, Accomplishments and or Achievements.

- Practice overcoming over-qualified stereotypes.

Reasons why College Grads find it difficult to land their first job

- Little or no work experience is the number one factor. Earning a degree never guarantees that you will get the interview call. Many jobs require relevant experience or at least some experience.

- High competition is the second most crucial factor in landing a new job quickly. It is harder for a fresh graduate to stand out in the market.

- Experience brings skills. College grads don't have experience, so they lack skills.

- College grads don't know how to "sell" themselves.

- They do not have practical exposure to any company; they need to learn what working professionalism is.

There may be various other reasons, but the reasons mentioned above are the most evident.

Pro tips for college grads to land their first job quickly

- Start your job search right away; or maybe even months and months before you earn that degree.

- Volunteer in relevant internships, and earn experience to list on your resume.

- Leverage social media wisely. LinkedIn is your best option. Connect with the business owner, companies, and

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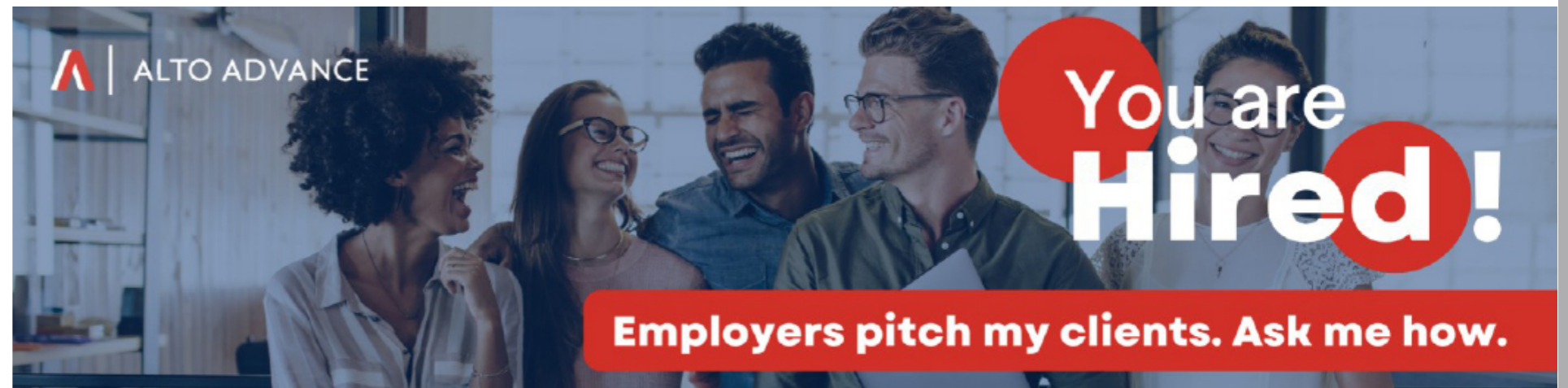
employers. Share your knowledge by providing valuable tips and free advice.

What the current job market is telling us

I write anywhere from 8-10 resumes a week, helping clients of all ages, industries, job titles, and education. I can tell you from first hand experience that the ones that are struggling to land jobs, or taking longer to land the job, are in fact those fresh college graduates.

If you have a solid resume, you are more than likely going to receive those calls to schedule interviews. But nowadays having a good resume is not good enough. It's the combination of that Good Resume, Amazing LinkedIn Profile, and learning how to truly Network Leveraging LinkedIn that is going to get you that offer you need/want.

Over 50% of all applicants never get their resume reviewed. Companies receive over 400+ applicants per job. You must make sure that your resume has the necessary Hard & Soft Skills that align with the job description or your resume may in fact never get seen my human eyes and only get rejected by those evil resume bots.

If all you are getting are those darn rejection emails it is more than likely that resume of yours that needs some assistance. If you want to shorten the time it takes to get that phone to ring reach out to a Professional Resume Writer on LinkedIn and invest in yourself.

It's a super competitive market but companies are still finding it difficult to find good qualified applicants to hire. Make sure that your resume and cover letter tell your story – Make sure that your resume conveys what you have done, what you are doing, and what you can do in the future.

GRACE, BEAUTY, SPIRIT & FIRE

INSPIRE GENERATIONS

wa.link/9nxhb9

CORPORATE INVESTMENT TIMES

DR. ORIOL CAUDEVILLA

GLOBAL FINTECH INFLUENCER, KEYNOTE SPEAKER AND ADVISOR/ CONSULTANT || WORLD EXPERT AND TOP MEDIA SOURCE ON CBDCS, DIGITAL BANKING AND BLOCKCHAIN || HOST AND FOUNDER OF A DIGITAL TOMORROW PODCAST

Central Bank Digital Currencies (CBDCs) in 2023

CBDCs

Central bank digital currencies (CBDCs) have been referred to as "the future of payments", or even "the future of money", and not without reason.

A CBDC is a new form of central bank money accessible to the public, accepted as a means of payment, legal tender, safe store of value by all citizens, businesses, and government agencies. Undoubtedly, the pandemic has turbocharged a global financial technology revolution.

CBDCs can serve many different purposes and can be designed accordingly: they can replace physical notes; they can be used to improve financial stability as a monetary policy tool, to promote financial inclusion, to fight against financial crime, improve payment efficiency and reduce intermediary risks, etc.

However, CBDCs are not cryptocurrencies, even though there is of course some relation between both categories.

The rationale behind CBDCs and cryptos is actually the opposite: whilst CBDCs are Central Bank Money adopting a digital form (therefore, legal tender issued by a central bank, representing a claim against that central bank) and thus centralized, cryptocurrencies are a key pillar of the movement known as DeFi (Decentralized Finance).

CBDCs in 2023

In 2023, we will see a global increase in the adoption of Central Bank Digital Currencies (CBDCs). Even though most central banks of the world are, to a bigger or lesser extent, doing some work on CBDCs, just a few of these countries actually launched their own CBDCs (Bahamas, Nigeria, China...).

Therefore, I predict an increase in the number of countries launching their own retail CBDC and also, even more intensely, an increase in the number of wholesale CBDC projects being started. We will also see more regulatory clarity when it comes to stablecoins, since countries will want to make sure that stablecoins can be complementary to CBDCs thus avoiding any unnecessary overlaps and uncertainties.

A practical example: the Digital Yuan.

One year ago, in early January, the People's Bank of China (PBOC) launched the Digital Yuan wallet apps for Android and iOS.

More recently, the People's Bank of China included the country's digital currency in calculations of the amount of currency in circulation in December, a first for one of the early adopters of a central bank digital currency (CBDC) and the world's second-largest economy, according to data released by its central bank in early January this year.

As stated by the PBOC, "Starting from December 2022, e-CNY in circulation has been included in the amount of currency in circulation (M0). At end-December, e-CNY in circulation stood at RMB13.61 billion. The revision has not caused notable changes to month-end M1 or M2 growth rates of 2022". There is 13.61 bn yuan (roughly $2 bn) in circulation, which represents roughly 0.13% of the 10.5 tn yuan in circulation.

Also, two months ago the digital yuan was used to purchase securities for the first time: Soochow Securities enabled e-CNY payments on its mobile application, marking the first use case of the CBDC in securities market trade.

In July 2021, the People's Bank of China working group published its first and only official report on the digital yuan, "Progress of Research and Development of e-CNY in China." The report, albeit short, walked through the government's research and development (R&D) process and took care to distinguish the e-CNY, which is a Central Bank Digital Currency (CBCD), from cryptocurrencies and stablecoins.

Specifically, the report defined e-CNY as the digital version of retail fiat currency with a two-tier operating model: in the first tier, the PBOC issues and controls its supply and doles it out to authorized entities such as commercial banks, telecom operators, and payment service providers; in the second tier, only those authorized entities may distribute it and activate its use in the economy.

What about India´s Digital Rupee?

India launched its e-Rupee last December 1st. The pilot will initially cover the four cities of Mumbai, New Delhi, Bengaluru, and Bhubaneswar. Four banks will be involved in the controlled launch of the digital currency in these four cities: State Bank of India, ICICI Bank, YES BANK, and IDFC FIRST Bank.

Two years ago, I published another article at this media, the Corporate Investment Times (India), in which I advocated for a Digital Rupee, mentioning that the idea of a digital rupee had been explored in India, but it had not gained much traction. I remember I ended this and other articles by saying that "I humbly encourage the Government of India and the Reserve Bank of India to move this project forward and start testing the digital rupee within the next 1-2 years, since, to me, a digital rupee would have many more pros than cons."

I am indeed very happy to see that India is moving forward with its CBDC, which can hugely promote financial inclusion.

How will the Regional Comprehensive

Economic Partnership (RCEP) impact CBDCs in Asia?

RCEP is indeed one of the world's largest free-trade deals in history, and it was signed more than two years ago, on November 15, 2020, after eight years of negotiations.

It was initially composed of fifteen countries (all ten members of ASEAN –Brunei, Cambodia, Indonesia, Laos, Malaysia, Myanmar, Philippines, Singapore, Thailand and Vietnam–, plus China, Japan, South Korea, Australia and New Zealand), that will create a free trade area encompassing 28% of the global economy, 30% of the global population and reaching 2.2 billion consumers.

The deal is estimated to increase the global national income by $186 bn annually by 2030 and to add 0.2% to the economy of its member states and aims to progressively lower tariffs, reduce protectionism and boost investment. Furthermore, it will allow for one set of rules of origin to qualify for tariff reductions with other

RCEP members (a common set of regulations mean less procedures, therefore easier movement of goods).

RCEP entered into force on 1 January 2022 for ten original parties: Australia, New Zealand, Brunei Darussalam, Cambodia, China, Japan, Laos, Singapore, Thailand and Vietnam. RCEP then entered into force for the Republic of Korea on 1 February 2022 and for Malaysia on 18 March 2022. Once ratified by all parties, RCEP will be the world's largest free trade agreement by members' GDP.

RCEP includes chapters covering trade in goods, trade in services, investment, economic and technical cooperation, and creates new rules for electronic commerce, intellectual property, government procurement, competition, and small and medium sized enterprises.

Leaving aside the economic size of the deal, it marks the first time China, Japan and South Korea have been in a single free trade agreement, and it also marks the first time China enters a nonbilateral free trade agreement of this scale.

From the perspective of China, RCEP aligns with China's "dual circulation" vision, refocusing on domestic demand while taking advantage of trade and foreign investment. It must also be noted that ASEAN has become China's largest trading partner followed by the EU and the United States.

However, as I said, I would like to focus here on how the RCEP will impact Central Bank Digital Currencies (CBDCs). Even though, according to a report published by the Bank of International Settlements (BIS) in early 2020, 80% of Central Banks in the world are currently working on CBDCs (some are just at an initial research stage, though), Asia seems to be the place where CBDCs arouse more interest.

To me, the RCEP will pave the way for the expansion of CBDCs throughout Asia, including (but not limited to) China's new Central Bank

Digital Currency (CBDC), the digital yuan.

Nevertheless, not only China will (or may) benefit from the potential of deploying a CBDC through the free trade area created by the RCEP.

Aside from China, many other Asian countries have shown their interest in developing and potentially deploying their own CBDCs. This list includes Thailand, Cambodia, Vietnam, Philippines... as well as Korea and Japan (both the Bank of Korea and the Bank of Japan started their testsin early 2021). Should these other countries finally deploy their own CBDCs, it will mean more market for them as well.

Conclusions.

As previously stated, I foresee that in 2023 we will see a global increase in the adoption of Central Bank Digital Currencies (CBDCs). Even though most central banks of the world are, to a bigger or lesser extent, doing some work on CBDCs, just a few of these countries actually launched their own CBDCs (Bahamas, Nigeria, China...).

I predict an increase in the number of countries launching their own retail CBDC and also, even more intensely, an increase in the number of wholesale CBDC projects being started. We will also see more regulatory clarity when it comes to stablecoins, since countries will want to make sure that stablecoins can be complementary to CBDCs thus avoiding any unnecessary overlaps and uncertainties.

The author is a very influential voice in the FinTech area, having advised many FinTech companies and with a very extensive network across the globe. He holds an LLB, an MBA and a PhD. He is also a well-known international speaker on the areas of Central Bank Digital Currencies and Blockchain and founded the Podcast A Digital Tomorrow, with almost 10,000 followers on YouTube in one year.

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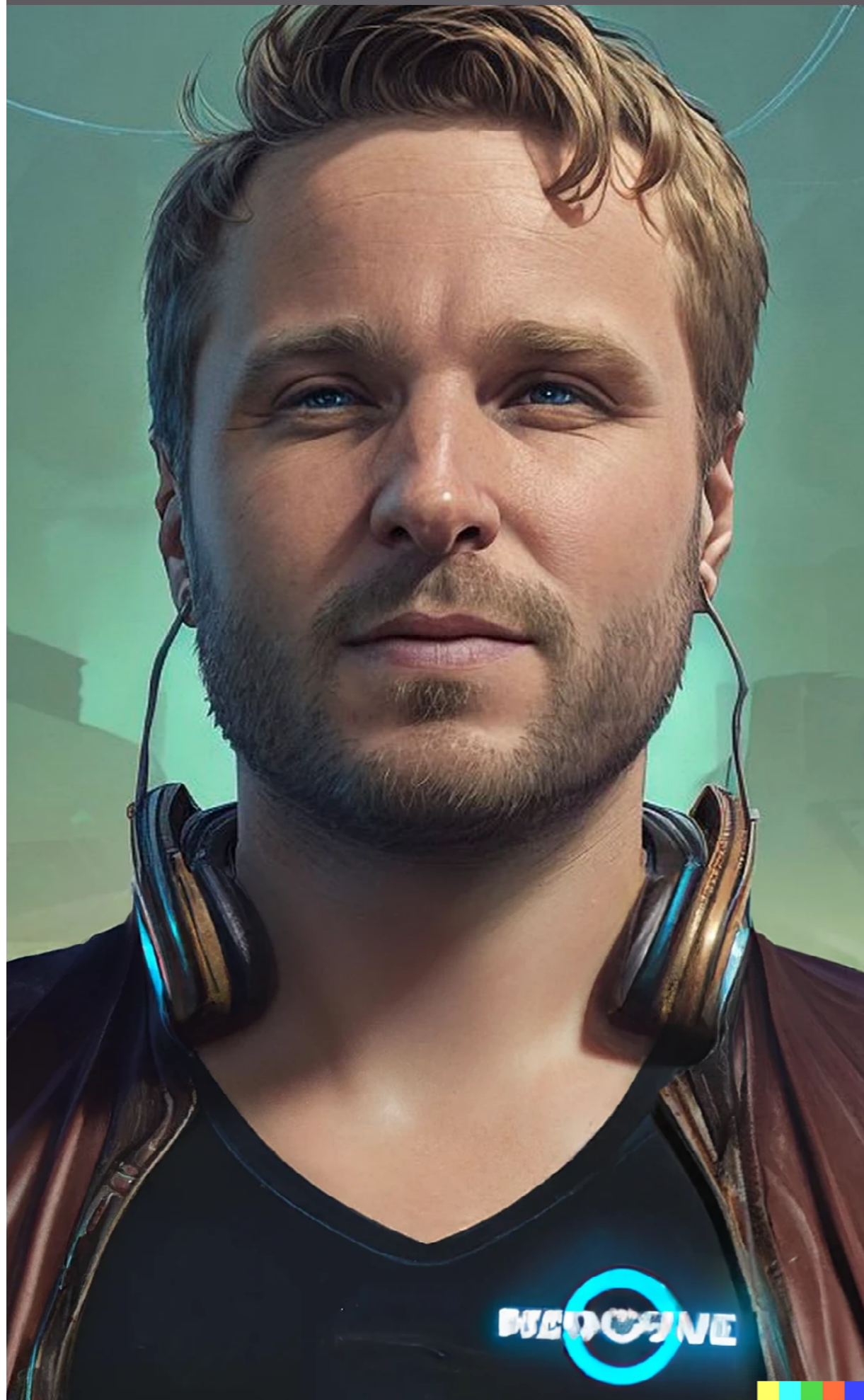
Me, Myself & AI

Exploring the Essence of

Humanity in an AI-Driven World.

JAMIE BYKOV BRETT

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AND WEB3 ADVISOR, WORKSHOP FACILITATOR, AND FUTURIST EDUCATOR

ENGLAND, UNITED KINGDOM

The convergence of Digital technologies has become an increasingly prominent concept in the modern world. Essentially, the digital convergence is the idea that emerging technologies such services are starting to merge together into a single interconnected system. This can be seen across a range of areas, from the internet of things (IoT) to artificial intelligence (AI), the metaverse, Web3 and beyond.

There has been a surge in post-pandemic interest in our digital capabilities and it surprises people that these technologies aren't particularly new, but the ways of using them is.

CIT GLOBAL ENTREPRENEUR

CORPORATE INVESTMENT TIMES · MARCH 2023

Perhaps you're tired of all the buzzwords, so I'll do my best to avoid them, since they're ultimately unimportant. Instead, let's cut through the hype surrounding our expanding digital capabilities and focus on the crux of the matter: the future of the internet, ecommerce, and the blurring of boundaries between our digital and physical worlds.

It's hard to miss the fascinating and rapid effects of digital convergence, especially the buzz surrounding AI. If you haven't heard about it, you must have been living under a rock. While AI has been around in some form for decades, it is only recently that it has started to become truly mainstream.

This is partly due to the advancements in technology that have enabled us to collect and analyze vast amounts of data, and partly due to the increased sophistication of machine learning algorithms. As AI continues to develop and improve, it is likely to have an increasingly profound impact on our lives, both in terms of the way we work and the way we live.

Perhaps one of the most important things to consider when thinking about the impact of digital convergence is the role that automation is likely to play in our future.

As machines become more intelligent and capable, there is a real risk that they will start to replace human workers across a range of different industries. There is no reason to think that this trend will slow down any time soon. Most of our jobs and therefore our economic contributions are repeating repetitive tasks.

not my job".

The notion that expertise is defined by the ability to repeatedly perform familiar tasks with greater knowledge and efficiency is sometimes argued.

However, it's in pattern-based, repetitive processes and interactions where narrow AI truly excels. In fact, Levy Rozman, an international chess champion with an ELO score exceeding 2400 and a popular chess streamer, once dryly remarked after his match against the expert chess-playing computer Deep Blue ended in a draw, that he had essentially played to a stalemate against a mere treadmill.

This raises a number of important questions about the future of our economy, and the role that humans will play in it. If machines are able to do many of the jobs that humans currently do,

almost free but they are available on, demand, anytime, anyplace, any device anywhere, Chat GPT3 is trained on about 570GB of datasets, it doesn't get ill, it doesn't go on holiday, it doesn't take leave and at the moment answers about 10 million queries every day.

On a good day, I reply to a third of my emails, even when utilizing AI to help write them. Chat GPT has 175 billion parameters, your director thinks that when they open up a new window their PC, the other ones they had open have disappeared and now they don't know how to get them back.

For the past 13 years, I've been warning about the disruptive potential of AI and automation. Fortunately, it's now apparent to a much larger audience that we must take action to address these rapidly emerging technologies.

The impacts of AI & automation are already being felt we need to make immediate meaningful changes. We need to start considering what our social, political, and economic models will look like in a world where automation is increasingly prevalent.

Jamie is a Social Entrepreneur, Digital Innovation Specialist, Metaverse and Web3 Advisor, Workshop Facilitator, and Futurist Educator, who has been recognized as one of Engatica's World's Top 200 Business and Technology Innovators and a TEDx Speaker. His expertise lies in developing individuals, implementing innovative technology solutions, and the intersection where the two meet.

He collaborates with organizations, businesses, and team leaders to overcome challenges such as implementing emerging technologies like Web3, AI, and The Metaverse, addressing the knowledge and skills deficit required to thrive in a digital economy, and balancing innovation and sustainability in business operations and strategies.

As we move towards an increasingly automated workforce, it is essential that we start thinking about how to adapt our existing models to account for this shift.

Update this database, schedule this meeting, write this piece of content, summarise this report, analyse these results. When someone asks us to complete a task outside of our job description we go "woe, hold on their buddy, that's

what will happen to the millions of people who currently rely on those jobs to survive? How many of us are available 24/7 and are willing to be paid for $0.002 for our contributions to completing a task? $0.002 is the current cost of task competition by Chat GPT's recently released API, and that's already ten times cheaper than it was 3 months ago.

Not only are AI's so affordable that they are

Remember that we will not participate in a digital economy in the same way we did in an industrial one. At the turn of the industrial revolution, we built schools, systems and process to support people to gain the skills, education and mindset they needed to participate in an industrial workforce.

We can't keep giving young people an industrial education for a digital economy.

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Consequently, it's impossible to design a curriculum that effectively equips people with the skills needed to thrive in the world they're a part of without proactively shaping that world. We must reimagine our education systems to better equip individuals with the skills required for the future.

If AI replaces jobs faster than it creates new ones, we are going to see much more economically inactive societies. We will need to revolutionize our economic models in order to redistribute wealth and ensure that everyone has access to the resources they need to thrive regardless of economic participation.

We need to think about how to ensure that the benefits of digital convergence are shared as widely as possible. This includes making sure that new technologies are accessible and affordable to everyone, not just those who can afford to pay for them. It also means being aware of the potential for digital convergence to exacerbate pre-existing inequalities and finding ways to mitigate these risks.

Despite these challenges, there is also cause for optimism. Our growing digital capabilities have the potential to alter our lives in countless positive ways. They can help us to solve some of the biggest challenges we face, from climate change to healthcare.

They can also free us up to pursue more meaningful and fulfilling work, and to live richer and more rewarding lives. If applied considerately and with intention, it could enable people with a range of lived experiences and abilities to participate more meaningfully both URL and IRL.

In the midst of this age of digital disruption, I'm reminded of a witty quip from Kent Brockman of The Simpsons that can be retrofitted to be applicable to our present moment.

To paraphrase, "I'd reaffirm my allegiance the countries of the world and their human leadership, it may not be perfect but it's still the best that we have... for now". It is incredibly important to remember is that all technology is not inherently good or bad.

It is simply a tool that we can use to achieve our goals. The key is to ensure that we use it in a way that aligns with our values and our vision for the future. If we can do that, then there is no reason why digital convergence and AI cannot be a force for good in the world.

I remain optimistic about the future. Whenever I start to feel unsettled about the changes that our emerging digital world will bring, I think about the conversations I have had with people about what they would do if exchanging time for money wasn't the primary driving force in their lives.

The answers are always revealing. People share

their desires around about volunteering for social good causes, starting their own businesses, pursuing creative passions, solving global issues, humanitarian aid, supporting community and spending more time with their loved ones.

The AI revolution is poised to reveal a profound truth: as we strip away the tasks required for survival and prosperity in an industrialized world, we will uncover and redefine the very essence of what it means to be human.

It is my fundamental belief that our growing technological capabilities have the potential to create a future where we can all pursue our passions and lead fulfilling lives.

It is up to us to make sure that we build the right systems and structures to enable this future to become a reality.

By embracing the opportunities that technology presents and being mindful of its potential risks, we can create a brighter future for everyone.

CIT GLOBAL ENTREPRENEUR

AHMAD J. NAOUS

PRESIDENT (UIPM)/DIRECTOR UAPCU/GLOBAL EDUCATION INFLUENCER/INT.BOOKS FOR PEACE AWARD 2020/ LEADERSHIP GOLD AWARD 2021

BEIRUT GOVERNORATE, LEBANON

THE SCIENCE OF STRATEGY EXECUTION
STRATEXOLOGY

Delivering Positive Impact In Climate Change

The world is facing seemingly impossible challenges that impact businesses, societies, economies, and lives. That's why we measure company's success not only in revenues and profit and shareholder value, but in Impact–because you can't have one without the other, at least not sustainably.

This is also why we coined the term" Positive Impact" to mean "the intentional creation of enduring social, economic and environmental value ", and we aspire to realize it in everything we do

CIT GLOBAL INFLUENCER

Climate change is a threat to human world. And for this reason, it is of vital importance that the energy system changes. Many companies are still tied to the old paradigm, but there is a new approach that is gathering momentum: the model of delivering positive impact. In essence, the Delivering of Positive Impact means the intentional creation of enduring social, economic value and enviromental value.

The Delivering of Positive Impact requires a Framework which is a new way to build, execute and measure your organization's strategy. Designed with the collaboration of multi-stakeholder alliances in mind including corporations, communities, investors and more, the positive Impact will help organizations formulate strategies and implement solutions that generate benefits for communities, corporations, and the environment.

The Launch of COP 27 Framework

On 20 November, the 27th Conference of the Parties to the United Nations Framework Convention on Climate Change (COP27), that took place in the Egyptian coastal city of Sharm el-Sheikh, concluded with a historic decision to establish and operationalize a loss and damage fund.

Welcoming the decision and calling the fund essential, UN Secretary-General António Guterres said that more needs to be done to drastically reduce emissions now. "The world still needs a giant leap on climate ambition."

"The red line we must not cross is the line that takes our planet over the 1.5 degree temperature limit," he stressed, urging the world not to relent "in the fight for climate justice and climate ambition."

"We can and must win this battle for our lives," he concluded.

From 6 to 20 November, COP27 held high-level and side events, key negotiations, and press conferences, hosting more than 100 Heads

of State and Governments, over 35,000 participants and numerous pavilions showcasing climate action around the world and across different sectors.

Protecting the climate is also a Responsibility.

The Delivering of Positive Impact also offers great opportunities when it comes to tackling climate change. The main route is that of renewable energies which, thanks to technological advances, have rapidly become cost competitive with thermal power generation. Today, clean energy doesn't only bring benefits to the environment, it can also make good business sense for companies. Furthermore, renewables offer great potential for resolving another important social problem: bringing electricity to the areas that have little or no access, thanks to small-scale solar plants that can provide power to help improve services, education, employment opportunities and health, especially in developing countries.

But Delivering Positive Impact not only concern the generation of electricity: improving energy efficiency, thereby reducing waste, can provide economic benefits to companies, as well as to the environment. The digitalization of the networks and smart grids are among the best tools for doing this.

A growing number of businesses have begun to understand clean energy and reduced emissions as an opportunity rather than a cost. Especially when it comes to environmental issues, many companies are well ahead of their own national governments in taking action because they recognize the economic benefits that accrue.

The Need to New Science for Climate Change

The Use of New Science Stratexology to establish Green KPIs to measure objectives of many companies has started.

Manufacturing companies may switch to green technologies to reduce their negative impact on the environment. Green technology can reduce pollution in the air and water in addition to reducing the amount of toxic byproducts created from manufacturing processes. These changes can benefit employee health and the health of local community members as well; this, in turn, can lower costs related to worker's compensation and litigation for liability.

Pollution can be more challenging to measure

than other performance indicators. Consider utilizing the services of an environmental auditor to periodically measure your emissions. It is easier to measure consequential effects, such as the number of worker's comp claims related to air contamination.

Working Together for Climate Change

In order to take full advantage of shared value creation, however, it is necessary that companies, governments and NGOs work together. Private investment has an irreplaceable role but can only solve problems if it is part of a wider action.

There are many problems of trust and language in bringing these different sectors together, however, we are seeing significant progress in the collaboration between the three afore-mentioned types of organization. This is partly thanks to the United Nations' 17 Sustainable Development Goals (SDGs), which have created a common framework.

For companies, fighting change may be due to a mindset anchored in the old paradigm that emphasizes the achievement of short-term results over investments that are more profitable in the long term.

Other get caught up responding to media coverage that focuses on single negative event, and are unable to communicate effectively their stories of long-term progress in Delivering Positive Impact.

Nevertheless, things are changing. Businesses are opening up to the future and civil society and governments in many countries are beginning to understand that companies are not just the problem but must be part of the solution.

CIT GLOBAL INFLUENCER

Corporate Wellbeing in Healthcare Sector

The mental health of medical practitioners is a factor in how well they can serve their patients. If a single member of the practitioner's team undergoes a burnout, it can have an impact on the rest of the team. If a person has more control then it can help to improve how well they handle stress at a professional level.

In the case of doctors as well as nurses, the spend short time with the patients and more of it is spent to perform administrative duties. Of course, there is every possibility that performing administrative duties is going to take a toll on their mental health. The reason for the shift to administrative duties and away from care has much to do with profitability goals. As such, a strong case can be made for stability of mental health among the workforce in the healthcare sector.

MULTI AWARD-WINNING MEDICAL SCIENTIST, CONSULTANT, SPEAKER, MENTOR, WOMEN HEALTH PROMOTER; MD, PH.D., FRCP, MS, FACC, FAHA, FICA

IBARAKI, JAPAN

CIT GLOBAL INNOVATION EXPERT

DR. SUBRINA JESMIN (ARAI)

Defining Corporate Wellbeing in Healthcare Sector

Corporate wellbeing in the healthcare sector indicates the efforts that are to be made within the healthcare organizations to look after the physical, mental as well as emotional wellbeing of the employees. This goes every person who works at the healthcare organizations and not just the doctors.

What Leads to Poor Mental Health in Healthcare Organizations

The mental health of healthcare professionals can decline as a result of stress and dissatisfaction. Sources of these problems can be myriad as well as be interconnected. One of the sources is financial pressure that negatively impacts staffing and workload. Unfortunately for the healthcare professionals, the pressure mounts to provide the highest quality of care to patients even with the workload increasing.

Such increased pressure has an impact on all employees across the care spectrum. Physicians are concerned about issues such as insufficient patient time, electronic health records, formalities, and a high turnover rate among other health professionals and support staff. External factors impose undue burdens on health-care executives, which in turn influence how doctors and nurses are forced to practice.

Burnout Leading to Rise in Financial Burnout

Workplace stress always leads to toll on the personal as well as professional level. As such, it leads to errors in the workplace from burnout resulting in a rise of financial cost. A study conducted in 2014 by Carolyn Dewa and her colleagues focused on the cost of burnout at healthcare organizations. According to the study, burnouts cost Canada approximately $213.1 million due to a reduction in clinical hours. Another factor leading to the rise in costs is early retirement.

A study conducted in 2015 by Holdren and colleagues focused on the cost of replacing a registered nurse. According to the study, the cost of replacing a registered nurse was estimated around $67,000. The wellbeing of the workforce has to be given top priority by the management for multiple reasons. A dejected, unhappy workforce at healthcare organizations will produce less than satisfactory results. There is a strong chance of patients' needs not being met by the hospital staff.

Numerous mental health initiatives have been suggested and implemented in health care organizations and educational institutions. These include mindfulness training, employing scribes to reduce administrative workload, and rewarding work outside of clinical standards with prepared meals and housecleaning. While some of these initiatives have shown promise in the context in which they were implemented, there is no proof that such a program will be as successful in another place or workforce population. To be adopted and successful, an initiative must be founded on the requirements, desires, and unique circumstances of the stakeholders who will be affected.

Individualized solutions for individuals, work units, or organizations can be created using a systems method to design thinking. A strategic approach to improving worker well-being and organizational resilience can be created by constantly testing and adapting interventions to the unique situation.

How Wellbeing is improving

In recent years, a number of well-being measures have been undertaken in order to address the systemic problem of burnout and professional dissatisfaction among medical professionals. These initiatives have been implemented by academic institutions as well as health care organizations, and they are intended to improve the well-being of individual students and health personnel as well as organizational resilience.

Mindfulness Training

Strategies exist that have been designed specifically for mind-body skills. There is a Center for Mind-Body Medicine located at the Georgetown University, tasked with training medical school faculty for well over 20 years. Attendees have to go through a 5-day training program in which they are taught ways of applying meditative procedures in small group settings. The core purpose here is to raise their awareness with regards to their own thoughts and feelings.

Afterwards, the trained medical faculty go back to their own respective organizations where they apply and impart what they have learned. This goes as deep as initiating a safe environment for medical students to share their personal experiences. Several studies have suggested that students who are well aware of their emotions and cope with them have demonstrated the highest level of self-care.

Academic Initiative

Anxiety disorders and poor communication skills are two personality characteristics that may incline some students to burnout, according to dental and pharmaceutical schools. It is debatable whether health professional schools could perhaps take these characteristics into account when making admissions choices. However, one could contend that it is the training method itself, instead of inborn personal characteristics, that causes stress in students.

Conclusion

Making investments in corporate wellbeing will lead to positive outcomes for healthcare organizations, for instance, reduced healthcare costs related to employee illness. In addition, it will lead to more employee engagement and increase in productivity levels. Most importantly, this will improve employee retention as well as satisfaction.

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CIT GLOBAL INNOVATION EXPERT

PROF. RAJARAJAN

M

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The Future of Digital Identity Systems:

Transformation of identity from online to the metaverse

The ability to prove one's identity is increasingly recognized as the basis for participation in social, political, economic and cultural life. Paperless and portable identity provides a potentially transformative solution that offers the ability to leapfrog the development of paper-based systems and rapidly establish robust identification infrastructure.

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users, while promoting convenience and trust in the digital world.

However, the eIDAS regulation that was established applies only to the public sector, not taking into account private entities that can issue identity attributes and provide services as well.

While in case of national eID systems the service provider can normally assess the reliability and trustworthiness of their national eID, this is not the case for eIDs from at a European level, since there are different assurance level systems and different ways to map them.

We have recently embarked on a major three year project called TRUSTCHAIN (TrustChain – Fostering a Human-Centred, Trustworthy and Sustainable Internet (ngi.eu)) to develop the next generation decentralized internet which can protect the privacy of the individual and provide an interoperable and transparent identity management solution that is user

centric, portable and interoperable.

This will enable the future digital citizens to live and do business smartly in the metaverse. They will be able to carry out transactions in a privacy preserving manner complying with legal and regulatory requirements and carry out trading and banking using the digital currencies across the world instantly overcoming someone of the current cross border financial transaction challenges.

On a very broad level, electronic identity (eID) can be defined as a machine-readable representation of a human identity that is used for interactions with online services. Its purpose is to enable access control functionality and to tie a transaction or a set of data in an information system to an identifiable individual. Thus, a user can be identified, authenticated and authorized to access a given resource or service.

This contextual nature of identity, i.e., the different set of identity attributes that are used in a relevant service, is represented by partial identities. In the digital age, an identity is not defined by a single attribute such as a name or an address or user ID.

It is rather a collection of attributes including, but not limited to, name, age, financial history, work history, social profile, etc. A user can have multiple digital identities in the online world to access different services. Hence managing

the different forms of identity in a decentralized setting in a privacy preserving manner will be one of the biggest challenges that needs to be addressed to make the next generation internet a reality.

The European Commission recognized the problem of not having a "comprehensive EU cross-border and cross-sector framework for secure, trustworthy and easy-to-use electronic transactions that encompasses electronic identification and trust services".

Towards this direction, the Digital Agenda established an action on mutual recognition of electronic identification to provide a comprehensive and predictable legal framework in view of empowering

Professor Rajarajan (Raj) is the founding Director of the Institute for Cyber Security at City University of London and the CEO of Citydefend Cybersecurity Solutions Limited. He is also the Head of R&D at Zhero Cyber Security Solutions.

Raj's expertise are in the areas of identity management, network security, data privacy and IoT Security. Raj has led several cyber security and privacy related projects in the UK and internationally.

He has published more than 350 articles in well recognized journals and conferences, four books and hold three patents in the area of data privacy systems. He continues to work as a mentor with many deep tech start-ups to innovate through cutting edge cyber security, AI and data science approaches in an integrated fashion automating many legal and regulatory compliance challenges.

He is a Senior Member of the Institute of Electrical and Electronic Engineers and a full member of the Charted Institute of Information Security, UK. Raj is also an advisor to the London Cyber Resilience Centre which is part of the Mayor's Office for Policing and Crime in London

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CORPORATE INVESTMENT TIMES • MARCH 2023

SAURABH MUNJAL

CO-FOUNDER & CEO ARCHIAN FOODS PVT LTD (LAHORI ZEERA) / SHAURYA SUITES & INN LLP (HERITAGE HAVELI) / ENTREPRENEUR 35 UNDER 35

PUNJAB, INDIA

An Indian Beverage Player Taking on the Giants

For almost 3 decades, Indian beverage market has been synonym to soft drinks and vice versa. The entire beverage market has been cornered by the two US Giants, Coke and Pepsi. Parle Agro has played safe with its fruity flavoured brands, Frooti and Appy, and have been the safe third player, with limited or no innovation at all by these three players.

As consumer preferences change and widen, we have seen a decline in the proportion of cola carbonates volume sales in the overall carbonated beverages market sales. As per Euromonitor International data, from 2017 to 2022, there has been a ~3% decline in cola carbonates share in India's overall carbonated market.

The industry dynamics changing in recent times with the emergence of new age players, among the host of names, it is worth mentioning the fastest growing authentic Indian flavoured brand, Lahori, which is emerging as a prominent player.

The brand Lahori was launched in India with a vision to introduce better-tasting, category-defining 'desi' drinks in India, targeting both rural and urban market. The company aims at bringing traditional, yet authentic flavors from the streets of India, to the people of India as a tasteful and joyful experience. The brand "Lahori" began its operations since 2017 to fill the white space of "desi" flavors or alternately to declutter the market from the Cola drinks. The mission was to re-introduce the natural flavored beverage inspired from the traditional basket of Indian favourites which are more relatable with the masses and packed with the goodness of natural ingredients from the Indian Household.

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The ambrosial taste built on exceptional quality and use of mostly natural ingredients has instantly created its niche in North Indian states as a preferred "Desi Flavour Drink" capturing the heart of the masses. The Brand has formed an instant connect with both the elite and the masses alike across cities, towns and villages and is eventually on road to become a pan-India brand with its evergreen flavours ingrained to the roots of the nation.

Chandigarh based cool beverage drink player, Lahori is slated to become a INR 2000+ crores brand in the next 3-5 years. After raising its Series A for $23 mn from Verlinvest, a Belgium based consumer focussed Fund, Lahori set-up its second plant in Gujarat. It has taken the beverage market by surprise by launching in Maharashtra and Gujarat this season. It has swept the Western India with his hoardings, posters on local trains, autos and cars, and expansive distribution network.

According to various industry reports, the market share for Coca-Cola and PepsiCo has gone down, and we see their recent experiments with energy drink, low/zero sugar variants, and other breakthrough products to make good that loss. Interestingly, as consumption switched dramatically to healthy beverages, the duo, ill-equipped to tap the new opportunities, have been losing share in a growing market. The share of carbonated beverages, commonly referred as colas, was been hit in Covid too and yet to get back to pre-covid levels. A host of factors including better-for-you are a big part of this change. Apart from sugar-reduction concepts, flavoured fizzy beverages have got a boost from functional ingredients that have captured the attention of health-conscious consumers resulting in rapid acceptance for "desi" beverages and Lahori is all positioned to give a tough competition to these established players.

Founded by three cousins – Saurabh Munjal, Saurabh Bhutna and Nikhil Doda – in 2017, the

brand Lahori Zeera was launched with a vision to introduce better-tasting, category-defining 'desi' drinks in India, targeting both rural and urban market.

The name "Archian" is actually derived from a Greek God. While brainstorming on multiple names, this appeared to be pretty unique and liked by other stakeholders who partnered with me in my journey.

Archian Foods Private Limited owns the brand "Lahori", a homegrown "made in India" non-alcoholic beverage brand that formulates beverages that are inspired from Indian kitchen. The company aims at bringing authentic flavors from the streets of India, to the people of India as a tasteful and joyful experience under the brand name "Lahori". The brand "Lahori" began its operations since 2017 to fill the white space of "desi" flavors or alternately to declutter the market from the Cola drinks. The mission was to re-introduce the natural flavored beverage inspired from the traditional basket of Indian favorites which are more relatable with the masses and packed with the goodness of natural ingredients from the Indian Household. The intent is to provide the target audience the opportunity

to choose a beverage that is more suited to Indian palate and offers unique options other than typical tea, coffee and colas.

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market from the Cola drinks. The mission was to re-introduce the natural flavored beverage inspired from the traditional basket of Indian favorites which are more relatable with the masses and packed with the goodness of natural ingredients from the Indian Household.

The ambrosial taste built on exceptional quality and use of mostly natural ingredients has instantly created its niche in North Indian states as a preferred "Desi Flavour Drink" capturing the heart of the masses. The Brand has formed an instant connect with both the elite and the masses alike across cities, towns and villages and is eventually on road to become a pan-India brand with its evergreen flavours ingrained to the roots of the nation.

We started with a capacity of producing about 96,000 bottles a day which at present has been scaled up to the tune of manufacturing 5 million bottles a day.

With an overall team size of 400+ members, Saurabh Munjal (CEO) looks at overall strategy, finance along with branding and marketing functions. Nikhil (COO) looks after

For Indians, By Indians, with Indian Flavours!

Local communities get gainful employment by youth of the region getting inducted

500 direct employees & 2000 more across the value chain... and growing

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Water is Life!

Our water treatment system ensures that not even a drop is wasted and the waste water is treated right- given some TLC & used to irrigate the Green cover

Paani Bhi Khush! Paed Bhi Khush!

- Every aspect of the business is online and tech-enabled to ensure automation as much as possible.

We continue to optimize our operations to bring in continued efficiencies as we scale.

In India, given that the majority of the population resides in Tier II and III cities, price point has been a critical aspect in penetrating the markets and building a brand with a degree of customer loyalty.

SKUs include Zeera (including a stevia-based variant called Diet Zeera), Nimboo (both in carbonated and non-carbonated variant), Shikanji, Imli Banta, and Kacha Aam all under the brand name Lahori. They came in multiple pack sizes ie 160/250/300/500/2000 ml.

Their products are sold in the northern part

MOAT – What makes us stand out are 2 things really, which are the product and the vision of the founders.

Products:

Our products take you back to our roots, the "Streets of India" and bringing the "authentic memorable flavours"

Features: Natural with floating particles, Refreshing, Digestif

TG: Expanded – Old, young, rural, urban

Price Points: Consistent Quality with affordable pricing

Product, R&D, and distribution strategies, and also oversees the sales teams. And, Saurabh Bhutna (CBO) looks at the operations and has the production, quality and HR team under him at the plant.

With revenue of Rs 2.5 Cr generated in FY18, Lahori has clocked revenue north of Rs 220 crore gross in FY22 and plans to reach Rs 1,000 crore in the next three years. We have always been very conscious of unit economics right from the day we started out. We have been EBITDA and PAT profitable (and high double digit) since inception. We have a very humble team structure and controlled corporate costs.

Our state- of- the- art, fully automated manufacturing unit spans over 150 thousand sq. ft and produces almost 2.5 million bottles of tangy goodness everyday.

And there is a silver... oops... GREEN lining

Our dedicated GREEN BELT replenishes natural ground water of over 2 acres, utilises our treated waste water and provides sanctuary to many birds, insects and small animal species. We don't only meet our own quality standards via our SOP's but adhere to global quality standards too.

As a young founding team, we have also aspired to build a future ready business which is less people intensive, data oriented and automated as much as possible. Covid helped us to fast track this endeavour. We can proudly claim that we are building an extremely sustainable business – key elements are:

- Our business model consists of a lean team which is not at all resource-heavy and has minimal overheads.

- Manufacturing is completely automated with zero human contact in the entire process of packaging the bottles.

of the country, with deep penetration in Punjab, Haryana, Delhi, and western parts of UP. Additionally, the brand is in process to be launched in 7 more states this year including MP, Gujarat, Maharashtra, UP, Bihar, Jharkand and Rajasthan. The drinks are sold through a distributor network of our own with more than 1000 distributors.

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#CLIMATECHANGE #SUSTAINABILITY #NATURE #GLOBALWARMING #SAVETHEPLANET

I feel it.

B.SC., PSYCHOTHERAPIST, MBA, DBA, IPA, KMFAP, FRAS, FRSA, FRAI, MRSAI, IAMA

NOBEL PRIZE NOMINEE/AUTHOR OF THE DYNAMIC LEADERSHIP MODEL

"Have I told you today that I love you? I have already said today... Hmmmm, why would I say that when it's written in my heart anyway? You know I love you, that you mean everything to me in this world. I do not know why I should repeat this 100 times a day, I prefer to show that I feel ... "

The above words are said countless times by men when they become tired of everything or are not sincere. We must be aware that sincere women feel the weight of the words... well, so do men. Countless women remain in relationships just because they are full of kind words, even if the actions are violent. There is nothing better for men, either. Because a woman just cooks, does laundry, is at his disposal. . . What more could he want than that? Some women think similarly: "Mine does not drink, she does not smoke, she does not cheat on me, she is at home saj, because she does not lack anything she wants at all."

DON H.H. MILAN
KRAJNC

CIT GLOBAL SUPPORT
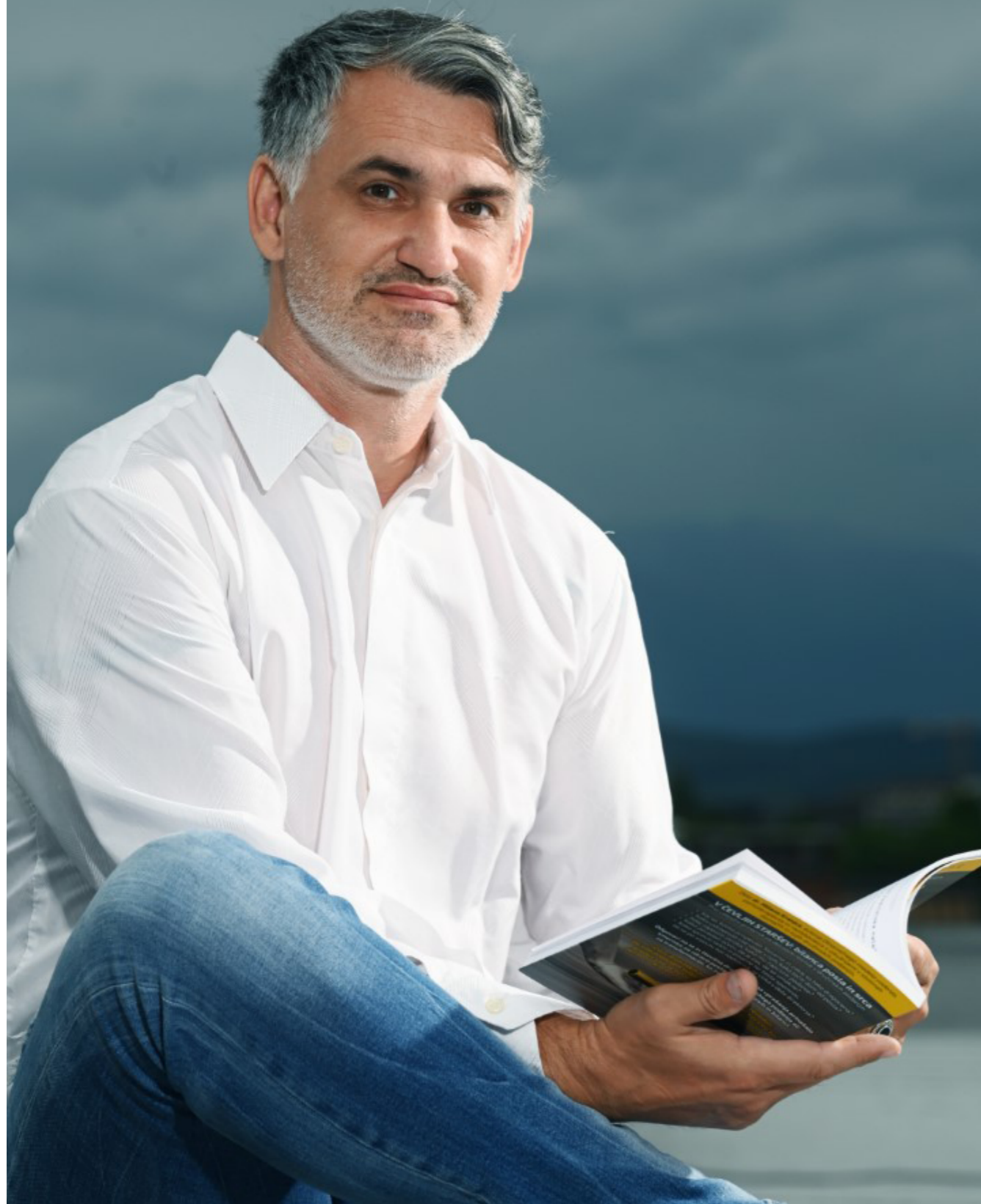
Well, it used to be like that in 99% of families. Today it is still 90%, and this percentage is decreasing every year because men and women are beginning to realize that they do not feel comfortable in marriage. So they become more and more single. But it is interesting to note that most of them want to get back into a relationship, regardless of the unpleasant experience. They want someone they feel around them. And so completely new families are born, on new foundations... I could say happiness has finally begun to be born. The world will be happy, and relationships will once again come first. Everything else will be a logical consequence.

Generations born will know no more violence, envy, slander... The world will be steered in a completely different direction than in the last 3000 years. A new world will really be born, a new period, a period of happiness and joy.

If you do not have the courage to go your own way, the way you feel life, then I advise you to actively do sports. And in nature.

Fresh air must flow through your body, you must be on the draft all the time - well, it's not the draft in nature, it's the draft in the activities. If you have forgotten yourself in the last few years and are no longer feeling yourself, it means that you have to clear up a whole series of levels with intensive work on yourself. And do not panic, once you go, go all the way. The space in between can be more strenuous than the previous one, where you were in a safe shelter.

There is nothing wrong with being separated or split up. You have freed yourself. But now this is just the beginning. But tomorrow he's forcing you into a new relationship. First cleanse yourself and feel again, so that you can feel others as well.

Life is really a feeling. I am not talking about the pain we feel every day when we are locked inside ourselves and waiting for a solution. I am talking about the feeling of life, of everything around us, of the flow of energy when we are merged with nature where we are one.

When you feel within yourself that you feel.

To stay together as a couple is really the most genuine feeling of oneself. And then it is enough to say "I love you" just once a day, and the weight of the words will last all day.

But do not let that be an excuse, say it as often as you feel, there are no limits.

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INSPIRE
SOMEONE

INSPIRE GENERATIONS

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